

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1-25. (cancelled)

26. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

using the computer system to perform at least the steps of:

storing in a memory real estate transaction information in a virtual file for each of a plurality of real estate transactions;

receiving a first user input that includes a search criterion;

searching the virtual files for the search criterion;

outputting information of one or more virtual files satisfying the search criterion;

receiving a second user input that comprises an update to one of the one or more virtual files;

updating information in the one virtual file based on the second user input;

receiving first real estate transaction information for ~~the~~ a first real estate transaction;

wherein the first real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the first real estate transaction;

storing the first real estate transaction information in a memory in a virtual file;

preliminarily compiling a plurality of form electronic documents with at least some of the first real estate transaction information;

outputting for review by the first party a the plurality of preliminarily compiled at ~~least one form electronic document~~ documents to be used in the real estate transaction;

~~wherein the form electronic document is compiled with at least some of the real estate transaction information;~~

receiving an electronic signature indicating approval of at least one of the preliminarily compiled ~~at least one~~ form electronic document documents by the first party;

maintaining one or more conditions required to close the first real estate transaction;

maintaining a status of the one or more conditions;

maintaining one or more financing terms associated with a loan to be obtained at the closing of the first real estate transaction;

maintaining payment amounts to be made to one or more entities who are not a party to the first real estate transaction;

receiving a digital image of at least one scanned ancillary document, and ~~maintaining outputting~~ electronic closing documents for the first real estate transaction that comprise:

said ~~digital image of~~ at least one scanned ancillary document;

said at least one preliminarily compiled ~~at least one~~ form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the first real estate transaction.

27. (Currently amended) The method of claim 26, further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the first real estate transaction.

28. (Currently amended) The method of claim 26, wherein the first party comprises a buyer of the property and the first real estate transaction information further comprises information identifying a seller of the property.

29. (Currently amended) The method of claim 26, further comprising maintaining information identifying a method of disbursing funds to at least one party to the first real estate transaction.

30. (Currently amended) The method of claim 26, wherein the electronic signature is integrated into the at least one preliminarily compiled ~~at least one~~ form electronic document and comprises a handwritten signature.

31. (Currently amended) The method of claim 26, wherein the first real estate transaction comprises a sale of the property.

32. (Currently amended) The method of claim 26, wherein the first real estate transaction comprises a closing of a mortgage on the property.

33. (Previously presented) The method of claim 26, wherein at least one of the one or more conditions comprises completion of a survey.

34. (Currently amended) The method of claim 26, wherein the first real estate transaction comprises a sale of a loan to mortgage investors.

35. (Currently amended) The method of claim 27, wherein the first party to the first real estate transaction comprises a buyer.

36. (Currently amended) The method of claim 27, wherein the first party to the first real estate transaction comprises a seller.

37. (Currently amended) The method of claim 27, wherein the first party to the first real estate transaction comprises a borrower.

38. (Currently amended) The method of claim 27, wherein the first party to the first real estate transaction comprises a lender.

39. (Currently amended) The method of claim 27, wherein the first party to the first real estate transaction comprises a mortgage investor.

40. (Currently amended) The method of claim 31, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document comprises a document needed to pass title of said property.

41. (Currently amended) The method of claim 26, wherein said one or more financing terms comprises loan information identifying at least one financial institution lending funds for the first real estate transaction.

42. (Previously presented) The method of claim 26, further comprising outputting said electronic closing documents via a global electronic communications network.

43. (Currently amended) The method of claim 26, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document is displayed at a plurality of locations.

44. (Currently amended) The method of claim 43, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document is displayed using a global electronic communications network.

45. (Currently amended) The method of claim 26, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document is required by at least one of a federal, state or local government with authority to regulate the ~~sale or~~ transfer of real estate property.

46. (Currently amended) The method of claim 26, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document comprises a negotiable financial instrument.

47. (Previously presented) The method of claim 26, wherein the electronic signature comprises a digital signature.

48. (Previously presented) The method of claim 47, wherein the digital signature is encrypted.

49. (Currently amended) The method of claim 26, wherein the at least one preliminary compiled ~~at least one~~ form electronic document comprises a Truth in Lending document.

50. (Previously presented) The method of claim 30, wherein the handwritten signature comprises a scanned image.

51. (Currently amended) The method of claim 26, wherein the at least one preliminary compiled ~~at least one~~ form electronic document comprises a HUD-1 document.

52. (Previously presented) The method of claim 26, wherein the ancillary document is received as an electronic image of a paper document and the electronic image-comprises a pdf file.

53. (Previously presented) The method of claim 26, wherein the ancillary document is received as an electronic image via a facsimile transmission.

54. (Currently amended) The method of claim 26, ~~further comprising wherein~~ said outputting said electronic closing documents comprises outputting said electronic closing documents via an electronic exchange of data.

55. (Previously presented) The method of claim 54, wherein the electronic exchange of data uses Extensible Markup Language.

56. (Currently amended) The method of claim 26, ~~further comprising wherein~~ said outputting the electronic closing documents comprises electronically filing at least a portion of the electronic closing documents.

57. (Previously presented) The method of claim 56, wherein the electronic filing is filed with a governmental agency.

58. (Previously presented) The method of claim 26, wherein said preliminarily compiled form electronic document comprises a disclosure document.

59. (Currently amended) The method of claim 26, further comprising:  
accessing an information database with the previously stored first real estate transaction information.

60. (Currently amended) The method of claim 26, further comprising maintaining information of one or more sub-servicers involved in the first real estate transaction.

61. (Currently amended) The method of claim 26, wherein said preliminarily compiled form electronic document comprises a document required by a lender to close the first real estate transaction.

62. (Currently amended) The method of claim 26, wherein said at least one preliminarily compiled ~~at least one~~ form electronic document is displayed to a plurality of parties.

63. (Currently amended) The method of claim 26, ~~further comprising~~ wherein said outputting the electronic closing documents comprises outputting the electronic closing documents via an electronic transmission.

64. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:  
using the computer system to perform at least the steps of:  
storing in a memory real estate transaction information in a virtual file for each of a plurality of closings;  
receiving a first user input that includes a search criterion;  
searching the virtual files for the search criterion;  
outputting information of one or more virtual files satisfying the search criterion;  
receiving a second user input that comprises an update to one of the one or more virtual files;  
updating information in the one virtual file based on the second user input;

receiving first real estate transaction information for ~~the~~ a first real estate transaction;

wherein the first real estate transaction information comprises information identifying a first party to the transaction and information identifying a real estate property of the transaction;

storing the first real estate transaction information in a memory in a virtual file;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the first real estate transaction information comprises information relating to a plurality of terms of the loan;

wherein a first form document comprises at least one of a HUD-1 document, a Truth in Lending document, and a document required by the lender to close the loan;

maintaining one or more conditions required to close the first real estate transaction;

maintaining a status of the one or more conditions;

maintaining payment amounts to be made to one or more entities who are not a party to the first real estate transaction;

maintaining information of one or more sub-servicers involved in the first real estate transaction;

preliminarily compiling ~~the a plurality of form document documents, including the first form document,~~ with at least some of the first real estate transaction information;

outputting the preliminarily compiled first form document to a display for review by the first party;

receiving an indication of approval with an electronic signature of the first party of the preliminarily compiled first form document;

receiving a digital image of at least one scanned ancillary document, and

maintaining electronic closing documents for the first real estate transaction that comprise:



said digital image of at least one scanned ancillary document;  
said preliminary compiled first form electronic document with an electronic signature; and  
one or more documents sufficient to contractually bind the first party to the first real estate transaction;  
in response to a third user input, generating and outputting a first report that identifies at least one of the group of: deeds and mortgages filed with a government recordation service; and  
in response to a fourth user input, generating and outputting a second report that includes information of a plurality of closings of real estate transactions.

65. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:  
using the computer system to perform at least the steps of:  
storing in a memory real estate transaction information in a virtual file for each of a plurality of closings;  
receiving a first user input that includes a search criterion;  
searching the virtual files for the search criterion;  
outputting information of one or more virtual files satisfying the search criterion;  
receiving a second user input that comprises an update to one of the one or more virtual files;  
updating information in the one virtual file based on the second user input;  
receiving first real estate transaction information for a first real estate transaction;  
wherein the first real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the first real estate transaction;  
wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the first real estate transaction information comprises information of a plurality of terms of the loan;

storing the first real estate transaction information in a memory in a virtual file;  
accessing a plurality of form electronic documents ~~at least one of which is in a~~  
memory to be used in the first real estate transaction;

wherein the a first form electronic document to be used in the first real estate transaction comprises at least one of a HUD-1 document and a Truth in Lending document;

maintaining one or more conditions required to close the first real estate transaction;

maintaining a status of the one or more conditions;

~~maintaining payment amounts to be made to one or more entities who are not a party to the first real estate transaction;~~

~~maintaining information of one or more sub-servicers involved in the real estate transaction;~~

preliminarily compiling the plurality of form electronic ~~document~~ documents,  
including the first form electronic document, to be used in the first real estate transaction with at least some of the first real estate transaction information;

outputting said the preliminarily compiled plurality of form electronic ~~document~~ documents;

wherein said outputting is for review of the plurality of preliminarily compiled form electronic ~~document~~ documents by the first party to the first real estate transaction;

receiving an electronic signature indicating approval of said the preliminarily compiled first form electronic document,

finally compiling said the preliminarily compiled first form electronic document by integrating a signature into the preliminarily compiled ~~at least one~~ first form electronic document;

receiving a image of at least one scanned ancillary document, and

maintaining electronic closing documents for the first real estate transaction that comprise:

said at least one ancillary document; and

said finally compiled ~~at least one~~ first form electronic document;

in response to a third user input, generating and outputting a first report that identifies at least one of the group of: deeds and mortgages filed with a government recordation service; and

in response to a fourth user input, generating and outputting a second report that includes information of a plurality of closings of real estate transactions.

66. (Currently amended) The method of claim 65, wherein said preliminarily compiled first form document is displayed at a plurality of locations.

67. (Previously presented) The method of claim 65, wherein the electronic signature comprises a digital signature.

68. (Currently amended) The method of claim 65, further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the first real estate transaction.

69. (Previously presented) The method of claim 65, further comprising outputting the electronic closing documents via an electronic transmission.

70. (Currently amended) The method of claim 65, wherein the ~~finally compiled form electronic document comprises~~ closing documents further comprise a negotiable financial instrument.

71. (Previously presented) The method of claim 65, further comprising:

maintaining information identifying a plurality of lenders.

72. (Currently amended) A method of using a computer system to facilitate a real estate transaction comprising:

using the computer system to perform at least the steps of:

receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a real estate property of the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

storing the real estate transaction information in a memory;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

maintaining information of one or more sub-servicers involved in the real estate transaction;

preliminarily compiling a plurality of form electronic ~~document~~ documents with at least some of the real estate transaction information;

presenting the preliminarily compiled form electronic ~~document~~ documents to the first party;

receiving an electronic signature indicating approval of at least one of the preliminarily compiled form electronic ~~document~~ documents by the first party;

receiving a digital image of at least one ancillary document, ~~and~~

maintaining outputting electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled at least one form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

in response to a third user input, generating and outputting a first report that identifies at least one of the group of: deeds and mortgages filed with a government recordation service; and

in response to a fourth user input, generating and outputting a second report that includes information of a plurality of closings of real estate transactions.

73. (Currently amended) The method of claim 72, ~~further comprising wherein~~ said outputting the electronic closing documents comprises outputting the electronic closing documents via an electronic transmission.

74. (Previously presented) The method of claim 73, wherein said outputting comprises an electronic filing.

75. (Previously presented) The method of claim 72, further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

76. (Previously presented) The method of claim 72, wherein said preliminary compiled at least one form electronic document comprises a negotiable financial instrument.

77. (Currently amended) The method of claim 72, wherein the the closing of the real estate transaction comprises closing the loan and the loan comprises a mortgage on the property.

78. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

using the computer system to perform at least the steps of:

receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

storing the real estate transaction information in a memory in a virtual file;

receiving a first user input that includes a search criterion;

searching a plurality of the virtual files for the search criterion;

outputting information of one or more virtual files satisfying the search criterion;

receiving a second user input that comprises an update to one of the one or more virtual files;

updating information in the one virtual file based on the second user input;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

preliminarily compiling a plurality of form electronic ~~document~~ documents with at least some of the real estate transaction information;

presenting the plurality of preliminarily compiled form electronic ~~document~~ documents to the first party;

receiving an electronic signature indicating approval of at least one of the preliminarily compiled at least one form electronic ~~document~~ documents;

receiving a digital image of at least one scanned ancillary document, and

maintaining outputting electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document; and

said preliminary compiled at least one form electronic document with an electronic signature.

79. (Currently amended) The method of claim 78, ~~further comprising wherein~~ said outputting the electronic closing documents comprises outputting the electronic closing documents via an electronic transmission using Extensible Markup Language.

80. (Previously presented) The method of claim 78, further comprising electronic filing the electronic closing documents via an electronic transmission.

81. (Previously presented) The method of claim 78, wherein said preliminary compiled at least one form electronic document comprises a negotiable financial instrument.

82. (Previously presented) The method of claim 80, wherein the electronic filing is filed with a governmental agency.

83. (Previously presented) The method of claim 78, further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

84. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:  
using the computer system to perform at least the steps of:  
receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

storing the real estate transaction information in a memory in a virtual file;

receiving a first user input that includes a search criterion;

searching a plurality of the virtual files for the search criterion;

outputting information of one or more virtual files satisfying the search criterion;

receiving a second user input that comprises an update to one of the one or more virtual files;

updating information in the one virtual file based on the second user input;

maintaining payment amounts to be made to one or more entities who are not a party bound to the real estate transaction upon closing of the real estate transaction;

maintaining information of one or more sub-servicers involved in the real estate transaction;

calculating the funds to be transferred between the parties to the real estate transaction;

preliminarily compiling a funds document specifying funds to be transferred as part of the real estate transaction;

presenting the preliminarily compiled funds document to the first party;

receiving an electronic signature indicating approval of the preliminarily compiled funds document by the first party;

receiving a digital image of at least one ancillary document, and

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;



said preliminary compiled funds document with an electronic signature;  
and

one or more documents sufficient to contractually bind the first party to the  
real estate transaction;

in response to a third user input, generating and outputting a first report that  
identifies at least one of the group of: deeds and mortgages filed with a government  
recording service; and

in response to a fourth user input, generating and outputting a second report that  
includes information of a plurality of closings of real estate transactions

85. (Previously presented) The method of claim 84 further comprising:  
generating a report that tracks the amount of funds to be disbursed between the  
parties to the real estate transaction.

86. (Previously presented) The method of claim 84, further comprising:  
maintaining information of a date for disbursing the funds and wherein the date is  
subsequent to a closing date of the real estate transaction

87. (Currently amended) The method of claim 84, wherein the preliminarily  
compiled funds document comprises a negotiable financial instrument ~~or check~~.

88. (Previously presented) The method of claim 84, wherein the preliminarily  
compiled funds document facilitates a wire transfer of the specified funds.

89. (Currently amended) A computer program product embodied on a  
tangible computer readable medium for facilitating a closing of a real estate transaction,  
comprising:

code to receive real estate transaction information for a real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the real estate transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

code to store the real estate transaction information in a memory in a virtual file;  
code to receive a first user input that includes a search criterion;  
code to search a plurality of the virtual files for the search criterion;  
code to output information of one or more virtual files satisfying the search criterion;

code to receive a second user input that comprises an update to one of the one or more virtual files;

code to update information in the one virtual file based on the second user input;  
code to output a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

code to receive an electronic signature indicating approval of the preliminarily compiled at least one form electronic document;

code to receive a digital image of at least one ancillary document,

code to maintain one or more conditions required to close the real estate transaction;

code to maintain a status of the one or more conditions;

~~code to maintain information of one or more sub-servicers involved in the real estate transaction;~~

code to determine payment amounts to be made to one or more entities who are not a party to the real estate transaction;

code to ~~maintain~~ output electronic closing documents for the real estate transaction that comprise:

- said at least one ancillary document;
- said preliminary compiled form electronic document with an electronic signature; and
- one or more documents sufficient to contractually bind the first party to the real estate transaction.

code to generate and output a first report that identifies at least one of the group of: deeds and mortgages filed with a government recordation service; and  
code to generate and output a second report that includes information of a plurality of closings of real estate transactions

90. (Currently amended) The computer program product of claim 89, ~~further comprising: wherein said code to output electronic closing documents comprises code to electronically transmit the electronic closing documents.~~

91. (Currently amended) A computer program product embodied on a tangible computer readable medium for facilitating a closing of a real estate transaction, comprising:

- code to receive real estate transaction information for a real estate transaction;
- wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the real estate transaction;

- wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

- wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

- code to store the real estate transaction information in a memory in a virtual file;

code to receive a first user input that includes a search criterion;  
code to search a plurality of the virtual files for the search criterion;  
code to output information of one or more virtual files satisfying the search  
criterion;

code to receive a second user input that comprises an update to one of the one  
or more virtual files;

code to update information in the one virtual file based on the second user input;  
code to preliminarily compile ~~at least one~~ a plurality of form electronic ~~document~~  
documents to be used in the real estate transaction with at least some of the real estate  
transaction information;

code to output said plurality of preliminarily compiled ~~at least one~~ form electronic  
~~document~~ documents;

code to receive an indication of approval of at least one of said preliminarily  
compiled ~~at least one~~ form electronic ~~document~~ documents with an electronic signature,  
code to finally compile said at least one preliminary compiled ~~at least one~~ form  
electronic document by integrating a signature into the at least one preliminary compiled  
~~at least one~~ form electronic document;

code to maintain one or more conditions required to close the real estate  
transaction;

code to maintain a status of the one or more conditions;

code to determine payment amounts to be made to one or more entities who are  
not a party to the real estate transaction;

code to receive a digital image of at least one ancillary document, and

code to maintain output electronic closing documents for the real estate  
transaction that comprise:

said at least one ancillary document;

said finally compiled form electronic document; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

92. (Currently amended) The computer program product of claim 91, further comprising:

wherein said code to output electronic closing documents comprises code to electronically transmit the electronic closing documents.

93-103. Canceled.

104. (Previously presented) The computer program product of claim 91, further comprising:

code to maintain information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

105. (Previously presented) The computer program product of claim 91, wherein the first party comprises a buyer of the property and the real estate transaction information further comprises information identifying a seller of the property.

106. (Previously presented) The computer program product of claim 91, further comprising:

code to maintain information identifying a method of disbursing funds to at least one party to the real estate transaction.

107. (Previously presented) The computer program product of claim 91, wherein the closing of the real estate transaction comprises a closing of a mortgage on the property.

108. (Previously presented) The computer program product of claim 91, wherein the closing of the real estate transaction comprises a closing of a sale of the property.

109. (Currently amended) The computer program product of claim 91, ~~further comprising:~~

wherein said code to output electronic closing documents comprises code to output said electronic closing documents via the Internet.

110. (Previously presented) The computer program product of claim 91, wherein the finally compiled at least one form electronic document comprises a negotiable financial instrument.

111. (Previously presented) The computer program product of claim 91, wherein the finally compiled form electronic document comprises a Truth in Lending document.

112. (Previously presented) The computer program product of claim 91, wherein the finally compiled form electronic document comprises a HUD-1 document.

113. (Previously presented) The computer program product of claim 91, further comprising:

code to maintain information of one or more sub-servicers involved in the real estate transaction.